

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

2 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**In Re: **Stephen Borace, Jr.  
Alexis L. Borace**Case No.: **19-26242 VFP**Judge: **Honorable Vincent F. Papalia**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**☐ Original☐ Motions Included☒ Modified/Notice Required☐ Modified/No Notice Required

Date:

**09/07/2021**THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JJR Initial Debtor: S B Initial Co-Debtor ALB

### Part 1: Payment and Length of Plan

a. The debtor shall pay **\$1,518.62** starting September 1, 2021 for the remaining **62 months** of the plan. Debtor is to pay his yearly bonus of **\$10,000.00** directly the Chapter 13 Trustee starting February 1, 2021 for the remaining months of plan.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☒ Other sources of funding (describe source, amount and date when funds are available):  
\* Debtor has paid \$107,417.33 to the plan in the first 25 months of case

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
<b>Scura, Wigfield, Heyer, Stevens &amp; Cammarota LLP</b>	<b>Administrative Fees</b>	<b>Pursuant to fee application to be filed to the court</b>
<b>Internal Revenue Service</b>	<b>Taxes and certain other debts</b>	<b>9,053.62</b>
<b>New Jersey Division of Taxation</b>	<b>Taxes and certain other debts</b>	<b>0.00</b>

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Creditor  
RoundPoint Mortgage Servicing Corporation  
HOA

**g. Secured Claims to be Paid in Full Through the Plan ☐ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ☐ NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_ to be distributed *pro rata*
- ☒ Not less than 100 percent
- ☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☐ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
<b>Ally Financial</b>	<b>0.00</b>	<b>Auto lease</b>	<b>assumed</b>	<b>417.00</b>

Ford Credit	0.00	Auto lease	assumed	335.00
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**Part 7: Motions** ☒ **NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **August 18, 2020**

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
Remove secured creditor from plan as they were paid at the closing from the sale of non-principal residence.	Part 1b how much has been paid into the plan; Part 3a updated administrative fees & IRS claim as per POC Part 4f remove creditor as unaffected;

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: **September 7, 2021**

/s/ Stephen Borace, Jr.  
**Stephen Borace, Jr.**  
Debtor

Date: **September 7, 2021**

/s/ Alexis L. Borace  
**Alexis L. Borace**  
Joint Debtor

Date September 7, 2021

/S/ Jamal J. Romero

Jamal. J. Romero 231232020

Attorney for the Debtor(s)

In re:  
Stephen Borace, Jr.  
Alexis L. Borace  
Debtors

Case No. 19-26242-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Sep 15, 2021

Form ID: pdf901

Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Stephen Borace, Jr., Alexis L. Borace, 29 Craig Court, Totowa, NJ 07512-1124
aty	+ Carlos Rendon, 700 79th Street, North Bergen, NJ 07047-6385
r	+ Greg Balderacchi, 17 State Street, #400, New York City, NY 10004-1551
cr	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr	+ ROUNDPOINT MORTGAGE SERVICING CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518503148	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518423473	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518423474	+ Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
518512210	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518443630	+ Computer Credit, Inc., 640 West 4th Street, PO Box 5238, Winston Salem, NC 27113-5238
518429145	++ FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 address filed with court:, Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953
518423482	#+ Ford Credit, P.O. Box 152271, Irving, TX 75015-2271
519051784	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
519051785	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764, Freedom Mortgage Corporation, 10500 Kincaid Drive Fishers, IN 46037-9764
518423486	+ Mrc/united Wholesale M, 585 South Blvd E, Pontiac, MI 48341-3163
518503574	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
518443631	+ New York Eye & Ear Infirmary, Attn: Finance Dept., 310 East 14th Street, New York, NY 10003-4297
518423489	+ Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515
518423490	+ RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
518531219	+ RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715-0200
518423487	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, New Jersey Division of Taxation, Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245, Trenton, NJ 08695
518423494	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank Ia N, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606
518423493	+ Wells Fargo Bank, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438
518423495	+ Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
518449888	+ Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
518503081	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 26

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 15 2021 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534



District/off: 0312-2

User: admin

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Date Rcvd: Sep 15, 2021

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Total Noticed: 53

smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Sep 15 2021 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518534459	Email/Text: ally@ebn.phinsolutions.com	Sep 15 2021 20:28:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
518423472	+ Email/Text: ally@ebn.phinsolutions.com	Sep 15 2021 20:28:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518423475	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 15 2021 20:37:06	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518454227	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Sep 15 2021 20:37:02	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518423477	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 15 2021 20:37:09	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518542897	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 15 2021 20:37:09	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518423478	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 15 2021 20:37:02	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
518423479	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 15 2021 20:28:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518423481	Email/Text: mrdiscen@discover.com	Sep 15 2021 20:28:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518423480	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 15 2021 20:37:09	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518542900	Email/Text: bnc-quantum@quantum3group.com	Sep 15 2021 20:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518434641	Email/Text: mrdiscen@discover.com	Sep 15 2021 20:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518423484	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 15 2021 20:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518534725	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 15 2021 20:28:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518423476	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 15 2021 20:37:06	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518573730	Email/PDF: resurgentbknofications@resurgent.com	Sep 15 2021 20:37:08	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518573731	+ Email/PDF: resurgentbknofications@resurgent.com	Sep 15 2021 20:36:56	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
518423488	+ Email/Text: bankruptcy@prosper.com	Sep 15 2021 20:28:00	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
518539170	+ Email/Text: bncmail@w-legal.com	Sep 15 2021 20:28:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518530534	Email/Text: bnc-quantum@quantum3group.com	Sep 15 2021 20:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518538399	+ Email/PDF: gecsed@recoverycorp.com	Sep 15 2021 20:37:05	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518425948	+ Email/PDF: gecsed@recoverycorp.com	Sep 15 2021 20:36:59	Synchrony Bank, c/o of PRA Receivables

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User: admin

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518423491	+ Email/PDF: gecsed@recoverycorp.com	Sep 15 2021 20:36:53	Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518423492	+ Email/PDF: gecsed@recoverycorp.com	Sep 15 2021 20:36:59	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518520385	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Sep 15 2021 20:37:02	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
			Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 27			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518423483		HOA
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518524485	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518423485	##+	Marianne Ecanosti, 10 Sunrise Drive, Wayne, NJ 07470-4230

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2021 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Joint Debtor Alexis L. Borace dstevens@scura.com ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davidl.r93878@notify.bestcase.com;apasku@scura.com;jromero@scura.com;sduarte@scura.com;eflaim@scura
David L. Stevens	on behalf of Debtor Stephen Borace Jr. dstevens@scura.com, ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davidl.r93878@notify.bestcase.com;apasku@scura.com;jromero@scura.com;sduarte@scura.com;eflaim@scura
Denise E. Carlon	on behalf of Creditor Roundpoint Mortgage Servicing Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jamal J Romero	on behalf of Debtor Stephen Borace Jr. jromero@scura.com, dstevens@scura.com;ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;apasku@scura.com;romero.jamalr93878@notify.bestcase.com;sduarte@scura.com;eflaim@scura.com
Jamal J Romero	on behalf of Joint Debtor Alexis L. Borace jromero@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;apasku@scura.

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com;romero.jamalr93878@notify.bestcase.com;sduarte@scura.com;eflaim@scura.com

Maria Cozzini

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mcozzini@sternlav.com

Marie-Ann Greenberg

magecf@magtrustee.com

Rebecca Ann Solarz

on behalf of Creditor Roundpoint Mortgage Servicing Corporation rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9